

In re:
Demus Paye
Debtor

Case No. 23-11427-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 07, 2023

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2023:

Recip ID	Recipient Name and Address
db	+ Demus Paye, 233 Trenton Road, Fairless Hills, PA 19030-2713
14782342	+ Childrens Place, PO Box 650964, Dallas, TX 75265-0964
14782346	+ Comenity/Kay Jewelers, PO Box 650972, Dallas, TX 75265-0972
14782354	+ Jefferson Health, 833 Chestnut Street, Suite 115, Philadelphia, PA 19107-4401
14782353	+ Jefferson Health, PO Box 785992, Philadelphia, PA 19178-5992
14782358	+ Patient First, PO Box 718941, Philadelphia, PA 19171-8941
14782362	+ Sterling Credit Corp, PO Box 675, Spring House, PA 19477-0675
14782365	+ Tabas & Rosen, PC, 1601 Market Street, Suite 2300, Philadelphia, PA 19103-2306
14782366	+ Zales, PO Box 650971, Dallas, TX 75265-0971

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: bky@dilworthlaw.com	Jun 08 2023 00:43:00	GEORGETTE MILLER, Dilworth Paxson LLP, 1500 Market Street, Suite 3500e, Philadelpha, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Jun 08 2023 00:43:00	KENNETH E. WEST, Office of the Chapter 13 Standing Trustee, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Jun 08 2023 00:43:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 08 2023 04:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 08 2023 00:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Jun 08 2023 00:43:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14782338	+ Email/Text: broman@amhfcu.org	Jun 08 2023 00:43:00	American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699
14782340	+ EDI: CAPITALONE.COM	Jun 08 2023 04:40:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
14782341	+ EDI: CAPITALONE.COM	Jun 08 2023 04:40:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14782343	+ EDI: CITICORP.COM	Jun 08 2023 04:40:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St

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			Louis, MO 63179-0034
14782344	+ EDI: WFNNB.COM	Jun 08 2023 04:40:00	Comenity Bank/Blair, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14782345	+ EDI: WFNNB.COM	Jun 08 2023 04:40:00	Comenity/ MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14782347	+ EDI: WFNNB.COM	Jun 08 2023 04:40:00	Comenity/zlotlt, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14782348	+ EDI: CITICORP.COM	Jun 08 2023 04:40:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14782349	+ EDI: BLUESTEM	Jun 08 2023 04:40:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14782350	+ EDI: BLUESTEM	Jun 08 2023 04:40:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14782351	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 08 2023 00:43:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
14782352	+ EDI: CITICORP.COM	Jun 08 2023 04:40:00	Home Depot, PO Box 70600, Philadelphia, PA 19176-0600
14782357	^ MEBN	Jun 08 2023 00:37:41	MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
14782355	+ EDI: CBS7AVE	Jun 08 2023 04:40:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
14782356	+ EDI: CBS7AVE	Jun 08 2023 04:40:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
14782360	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2023 00:43:00	PNC Bank, PO Box 71335, Philadelphia, PA 19176
14782361	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2023 00:43:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
14782339	Email/Text: Bankruptcy.Notices@pnc.com	Jun 08 2023 00:43:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
14782359	+ EDI: WFNNB.COM	Jun 08 2023 04:40:00	Petland/Comenity, Attn: Bankruptcy, Po Box 183003, Columbus, OH 43218-3003
14782363	+ EDI: RMSC.COM	Jun 08 2023 04:40:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14782364	+ EDI: RMSC.COM	Jun 08 2023 04:40:00	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2023 at the address(es) listed below:

Name**Email Address**

GEORGETTE MILLER

on behalf of Debtor Demus Paye bky@dilworthlaw.com miller.georgetter93726@notify.bestcase.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:			
Debtor 1:	<u>Demus Paye</u>		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		
Case number:	23-11427-amc		
	Social Security number or ITIN: xxx-xx-3124 EIN: -- --		
	Social Security number or ITIN: ---- EIN: -- --		
	Date case filed for chapter: 13 5/16/23		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Demus Paye	
2. All other names used in the last 8 years		
3. Address	233 Trenton Road Fairless Hills, PA 19030	
4. Debtor's attorney Name and address	GEORGETTE MILLER Dilworth Paxson LLP 1500 Market Street Suite 3500e Philadelphia, PA 19102	Contact phone 856-323-1100 Email: bky@dilworthlaw.com
5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215-627-1377 Email: ecfemails@ph13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 6/7/23

For more information, see page 2

Case number **23-11427-amc**

The Mtg of Creditors will be conducted, via telephonic conference. All interested, parties shall contact the Trustee, for connection details

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 9/17/23

Filing deadline: 11/13/23

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.